

# 2005 Action Plan



November 15, 2004

BUILDING COMMUNITY  
One Neighborhood at a Time<sup>e</sup>

City of Indianapolis



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## Executive Summary

As a major metropolitan area, the City of Indianapolis receives federal funding through four U.S Department of Housing and Urban Development (HUD) entitlement programs. Administered by the Department of Metropolitan Development, these programs include the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), the Emergency Shelter Grant (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA).

The City's *2005-2009 Consolidated Plan* identifies housing and community development needs and establishes goals to be accomplished with this federal funding. Each year the *Consolidated Plan* is updated through an *Action Plan*, which identifies the City's implementation and administration efforts for these entitlement programs.

In 2005, the City anticipates receiving approximately \$17.3 million for these entitlement programs. This *2005 Action Plan* presents the City's strategy for allocating grant dollars to activities that will assist in achieving the goals set forth in the *2005-2009 Consolidated Plan*. The tables below highlight the goals of the *Consolidated Plan* and estimates the accomplishments to be reached by undertaking activities proposed in this plan and those to follow.

### Increase the availability of safe, decent, affordable housing.

| Strategy                                                                                              | 2005 | 2006 | 2007 | 2008 | 2009 | 5-Year Goal |
|-------------------------------------------------------------------------------------------------------|------|------|------|------|------|-------------|
| Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.                     | 75   | 75   | 75   | 100  | 100  | 325         |
| Rehabilitate substandard units to create rental housing for persons at 31-80% MFI.                    | 40   | 40   | 40   | 40   | 40   | 200         |
| Rehabilitate substandard units to create homeownership opportunities.                                 | 70   | 70   | 70   | 70   | 70   | 350         |
| Increase homeownership opportunities for low-moderate income persons through down-payment assistance. | 40   | 40   | 40   | 40   | 40   | 200         |
| Assist homeowners with repairs to residences.                                                         | 200  | 200  | 200  | 200  | 200  | 1000        |

### Prevent homelessness for special needs populations and persons at-risk of homelessness.

| Strategy                                                                                                                      | 2005 | 2006 | 2007 | 2008 | 2009 | 5-Year Goal |
|-------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|-------------|
| Provide emergency rent and utility assistance to persons with special needs and persons at risk of homelessness.              | 500  | 500  | 500  | 500  | 500  | 2500        |
| Provide supportive services to persons at risk of homelessness or special needs populations to work towards self-sufficiency. | 250  | 250  | 250  | 250  | 250  | 1250        |

**Increase educational opportunities.**

| <b>Strategy</b>                                      | <b>2005</b> | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>5-Year Goal</b> |
|------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|--------------------|
| Increase educational opportunities for youth.        | 1500        | 1500        | 1500        | 1500        | 1500        | 7500               |
| Provide job training to low-moderate income persons. | 200         | 200         | 200         | 200         | 200         | 1000               |

**Support capital enterprise development for job creation.**

| <b>Strategy</b>                                                           | <b>2005</b> | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>5-Year Goal</b> |
|---------------------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|--------------------|
| Place low-moderate income persons in jobs.                                | 100         | 100         | 100         | 100         | 100         | 500                |
| For persons placed in jobs, help ensure employment for at least 180 days. | 40          | 40          | 40          | 40          | 40          | 200                |
| Create new jobs through new development.                                  | 240         | 240         | 240         | 240         | 240         | 1200               |
| Improve commercial facades and signage for small business owners.         | 20          | 20          | 20          | 20          | 20          | 100                |

**Eliminate unsafe buildings and sites.**

| <b>Strategy</b>                                                  | <b>2005</b> | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>5-Year Goal</b> |
|------------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|--------------------|
| Eliminate unsafe sites that pose a threat to the environment.    | 4           | 4           | 4           | 4           | 4           | 20                 |
| Eliminate unsafe structures that pose a threat to public safety. | 3000        | 3000        | 3000        | 3000        | 3000        | 15,000             |

**Combine housing opportunities with social & public services.**

| <b>Strategy</b>                                            | <b>2005</b>                                                                                         | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>5-Year Goal</b> |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|--------------------|
| Fund services connected to permanent housing.              | 50% of services will be tied to a permanent housing programs each year.                             |             |             |             |             |                    |
| Combine housing development with access to transportation. | 30% of all development projects will be within a 10-minute walk of public transportation each year. |             |             |             |             |                    |

The *2005-2009 Consolidated Plan* addresses several goals or themes associated with community and neighborhood development. One over-arching goal established by the Mayor of Indianapolis is building stronger neighborhoods. This theme is associated with preserving and increasing homeownership, creating affordable rental units and addressing unsafe buildings and other related activities that contribute to neighborhood revitalization. A second theme of family self-sufficiency identifies the supportive services necessary for individuals to build economic independence.

## Building Stronger Neighborhoods

Housing continues to be the highest priority for these entitlement programs. In 2005, the City will invest more than \$11 million in housing activities that provide homeowner repair, create new opportunities for homeownership and create and rehabilitate affordable rental housing. This will be achieved, primarily, at the grass roots neighborhood level through partnerships with community based organizations such as Community Development Corporations. The City also anticipates the completion of construction and placement of homebuyers in *Fall Creek Place* in 2005.

This Plan includes over \$2 million to provide housing repairs to 165 units owned and occupied by households earning less than 80 percent of the area median family income. The City will provide CDBG funds to Community Development Corporations to provide roof replacement, new furnace installation, window replacement and other repairs necessary to maintain suitable living conditions. These types of repairs will ensure that individuals, particularly the low or fixed-income elderly, are able to remain in their homes.

Another strategy used to accomplish the goal of building stronger neighborhoods is to create new homeownership opportunities. In 2005, HOME funds will be awarded to community-based organizations such as Community Development Corporations to build new homes and acquire and rehabilitate vacant structures to be sold to low-income families. In addition, the City will create approximately 60 new homeownership opportunities in *Fall Creek Place* as construction on the project is completed. Finally, the Indianapolis Neighborhood Housing Partnership (INHP) will provide direct homeownership assistance such as down payment assistance or mortgage subsidy to 43 low-income homebuyers.

The *2005-2009 Consolidated Plan* identifies rental housing affordable to extremely low-income families as a high priority. To address this need, the City will invest more than \$3 million to create new affordable rental units in Marion County over the next 3 years in conjunction with the *Blueprint to End Homelessness*. The City will also provide funding to economic development activities, neighborhood empowerment programs and efforts to address vacant unsafe structures, all of which contribute to the creation of safe and successful communities.

## Family Self-Sufficiency

While creating and maintaining quality affordable housing remains the cornerstone of the City's strategy to building stronger neighborhoods, other services must be made available to insure that individuals and families in need are better able to attain a higher level of self-sufficiency. In 2005, a variety of activities that promote self-sufficiency will be undertaken. Services focusing on job readiness, placement and retention; seniors and youth as well as other support services linked to housing for the homeless and special needs populations will also be implemented as part of the City's holistic approach to the development of Indianapolis communities. Approximately \$4 million will be invested in 2005 to assist families and individuals in attaining the services they need to become more self-sufficient.

A very important new part of the City's plan to achieve family self-sufficiency is the *Blueprint to End Homelessness*. The creation of a broad-based coalition of groups, this document lays out the necessary strategic plan to end the cycle of homelessness and provide much-needed services to the very poor in Indianapolis. In addition to providing assistance to the broader continuum of people living below the median family income (MFI), the City pledges to focus specific support to those at the very lowest end of that range.



## Introduction

The purpose of the *2005 Action Plan* is to describe how the City will begin working towards the goals and strategies outlined in the *2005-2009 Consolidated Plan*.

A five-year strategy, the *Consolidated Plan* details how the City will use federal dollars to address community development-related issues and challenges in Indianapolis. A plan for the use of funding from the U.S. Department of Urban Housing and Development (HUD) entitlement grants (Community Development Block Grant, Home Investment Partnerships Program, Emergency Shelter Grant, Housing Opportunities for Persons with AIDS Grant), as well as several other competitive grants.

The *Consolidated Plan* also identifies the City's commitment to ensure Indianapolis neighborhoods are places of opportunity that offer decent, safe and affordable housing, promote strong, healthy families and improve the quality of life of all residents.

Programs supported by HUD funding represent some of the City's primary resources to preserve and increase quality affordable housing, provide services to families and individuals in need and strengthen economic and workforce development. Understanding the importance of community involvement in planning for development in Indianapolis neighborhoods, the public was invited to help shape this *2005 Action Plan* by participating in public forums and completing community development surveys designed to solicit input and gauge neighborhood need.

After obtaining and summarizing feedback from citizens, the City released an application and requested proposals from agencies seeking funding under the four entitlement programs. Based on public input and keeping with the mission of the *Consolidated Plan*, the City, through its Department of Metropolitan Development, selected projects best suited to perform activities from 160 applicants who requested more than \$22.6 million in funding. Those activities recommended for financial support through the CDBG, HOME, ESG, and HOPWA programs are named in this document.

The *2005 Action Plan* will not only detail activities on which the City and its partners will use federal funding to address community issues, but also demonstrate the commitment to and importance of public involvement in the allocation of federal funding to community projects and programs.



## Community Profile

As stated in the *2005-2009 Consolidated Plan*, Indianapolis is the city with the 12<sup>th</sup> largest population in the United States. As part of a requirement by the U.S. Department of Housing and Urban Development (HUD), an inventory was taken of the city's population and housing stock. From this information, City staff is more easily able to set goals for the 2005 fiscal year and determine what type of projects should be funded by 2005 entitlement funds.

### Population

The population for Indianapolis Metropolitan Statistical Area (MSA) in 2000 was 1,619,983. The Marion County population in 2000, 860,854, accounts for 53 percent of the MSA population. These numbers may be greater in 2004 because 2000 census numbers were taken in 1999. The following table shows the racial breakdown of the Marion County population, compared to Indiana and the United States.

#### 2000 Population Statistics – Percentage by Race

| Race                                       | Marion County |         | Indiana |           | United States |             |
|--------------------------------------------|---------------|---------|---------|-----------|---------------|-------------|
| American Indian and Alaskan Native         | 0.3%          | 2,581   | 0.3%    | 18,241    | 0.9%          | 2,532,797   |
| Asian                                      | 1.4%          | 12,046  | 1.0%    | 60,805    | 3.6%          | 10,131,189  |
| Black or African American                  | 24.2%         | 208,230 | 8.4%    | 510,761   | 12.3%         | 34,614,894  |
| Hispanic or Latino                         | 3.9%          | 33,558  | 3.5%    | 212,817   | 12.5%         | 35,177,738  |
| Native Hawaiian and Other Pacific Islander | 0.0%          | 0       | 0.0%    | 0         | 0.1%          | 281,422     |
| White                                      | 70.5%         | 606,620 | 87.5%   | 5,320,424 | 75.1%         | 211,347,851 |
| Total Population                           | 100%          | 860,454 | 100%    | 6,080,485 | 100%          | 281,421,906 |

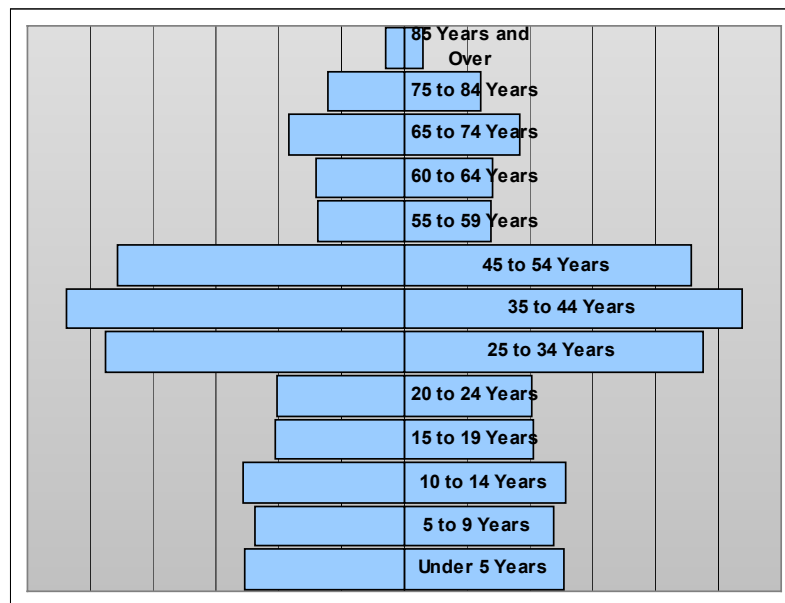
All minority races grew as a percent of the population from the 1990 census statistics. The Hispanic population grew the most during that period, increasing from 0.1 percent of the population in 1990 to 3.9 in 2000, representing a 3,800 percent growth increase. The Asian, Native American and African American populations followed in growth rates, respectively. Only the White population decreased over the ten-year period. The Analysis of Impediments to Fair Housing Choice also lists the percent of minority population for each township in Marion County. The southern most townships are the least diverse while Center and Pike townships are the most diverse.



### Population by Race and Ethnicity, by Township, 2000

|                                           | Pike  | Washington | Lawrence | Wayne | Center | Warren | Decatur | Perry | Franklin |
|-------------------------------------------|-------|------------|----------|-------|--------|--------|---------|-------|----------|
| American Indian or Alaskan Native         | 0.2%  | 0.2%       | 0.2%     | 0.2%  | 0.3%   | 0.2%   | 0.2%    | 0.2%  | 0.2%     |
| Asian alone                               | 3.7%  | 1.4%       | 1.7%     | 1.6%  | 0.6%   | 1.1%   | 0.4%    | 1.1%  | 1.4%     |
| African American                          | 32.2% | 26.8%      | 28.9%    | 19.2% | 40.6%  | 21.6%  | 1.2%    | 1.6%  | 0.7%     |
| Hispanic or Latino                        | 5.5%  | 3.1%       | 3.4%     | 5.4%  | 5.1%   | 2.6%   | 1.7%    | 2.7%  | 1.3%     |
| Native Hawaiian or Other Pacific Islander | 0.0%  | 0.0%       | 0.1%     | 0.0%  | 0.0%   | 0.1%   | 0.0%    | 0.0%  | 0.1%     |
| White                                     | 56.2% | 66.8%      | 64.0%    | 71.8% | 51.9%  | 72.9%  | 95.5%   | 93.4% | 95.5%    |
| Some Other Race                           | 0.3%  | 0.2%       | 0.2%     | 0.2%  | 0.2%   | 0.2%   | 0.1%    | 0.1%  | 0.1%     |
| Two or More Races                         | 1.9%  | 1.5%       | 1.5%     | 1.6%  | 1.3%   | 1.5%   | 0.9%    | 0.9%  | 0.8%     |
| Total                                     | 100%  | 100%       | 100%     | 100%  | 100%   | 100%   | 100%    | 100%  | 100%     |

The median age for the Indianapolis MSA is 34.7 years of age. The following chart depicts the aging population of Marion County.



By looking at this chart, the City can identify needs for the future. Indianapolis' largest age group is people 25 to 54 years of age. Fifteen years from now, the city will have an increased demand for senior services and senior housing as a result of this aging population. The youngest populations will need higher education and jobs that provide living wages.

## Income

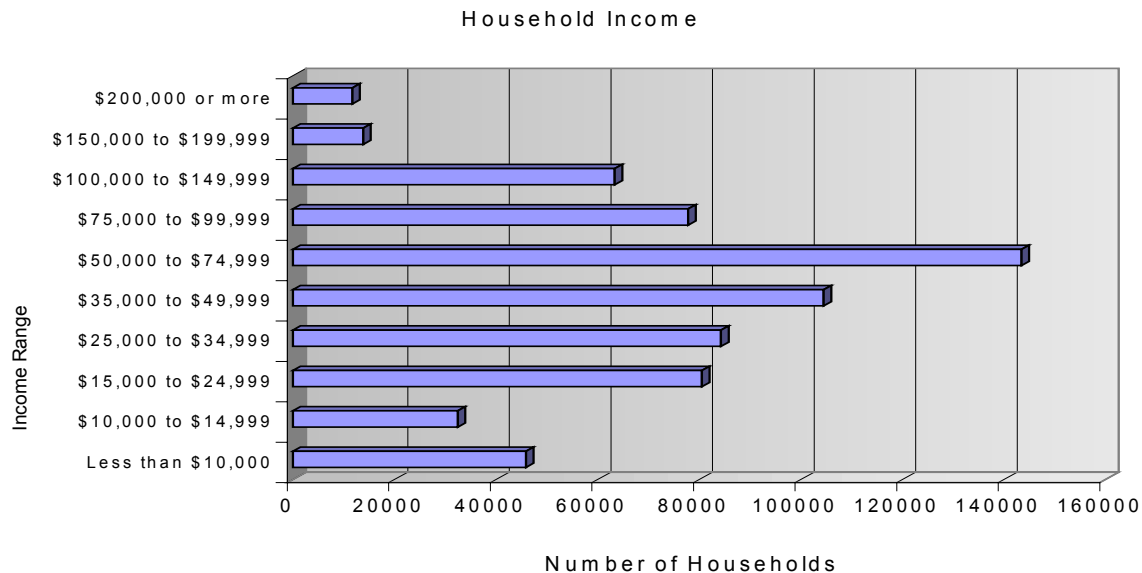
Income guidelines determine eligibility for many of the programs funded by the U.S. Department of Housing and Urban Development (HUD). The most recent income guidelines are for the year 2004 and are specific for the Indianapolis MSA. HUD begins by calculating the median family income for a family of four. This would be the point at which half of the four-member family population earns more and half of the four-member family population earns less. Household income is determined by summing the gross incomes for all adults in a household. As the number of household members increase, so too does the median family income. The following table contains 2004 income guidelines for the Indianapolis MSA, based on the number of people per household.

### 2004 Income Limits

Indianapolis, IN MSA

|                           |           |           |           |           |           |           |           |           |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| MFI for a family of four: | \$ 63,800 |           |           |           |           |           |           |           |
|                           | 1 Person  | 2 Person  | 3 Person  | 4 Person  | 5 Person  | 6 Person  | 7 Person  | 8 Person  |
| 0-30% MFI                 | \$ 13,450 | \$ 15,400 | \$ 17,300 | \$ 19,250 | \$ 20,750 | \$ 22,300 | \$ 23,850 | \$ 25,400 |
| 31-50% MFI                | \$ 22,450 | \$ 25,650 | \$ 28,850 | \$ 32,050 | \$ 34,600 | \$ 37,200 | \$ 39,750 | \$ 42,300 |
| 51-80% MFI                | \$ 35,900 | \$ 41,000 | \$ 46,150 | \$ 51,300 | \$ 55,400 | \$ 59,500 | \$ 63,600 | \$ 67,700 |

These income limits are different from the poverty calculation determined by the U.S. Census Bureau. Poverty thresholds are assigned to households based on the size of the family and the age of all family members. There are a total of 48 different poverty thresholds a family can be assigned to. The income limits followed by HUD are not based on the age of family members and make a comparison between them and the poverty level difficult to determine. Generally, the poverty threshold will follow slightly above or below 0-30 percent median family income.



Today, the median household income for a family of four has increased to \$63,800. The median family income for the Indianapolis MSA is higher than that of the national median family income. While the median family income for the Indianapolis MSA is \$45,548, that figure decreases to \$40,625 for the nation. The above chart shows the number of households for each income range in the Indianapolis MSA.



# Housing

## Barriers to Affordable Housing

The three most prevalent impediments to affordable housing in Indianapolis have been identified as: 1) high costs associated with the development of affordable housing; 2) decreased availability of affordable housing units; and 3) poor credit history. In 2005, CDBG, HOME, HUD McKinney funds and American Dream Down Payment Initiative funds will be used to address these barriers.

For many, the high costs associated with developing and operating affordable housing continues to be a challenge. The *2005-2009 Consolidated Plan* identifies affordable rental housing for families with incomes less than 30 percent median family income as a high priority. In 2005, the City targets \$2,259,000 of HOME funds for the creation of affordable rental housing for families earning less than 60 percent median family income.

The second obstacle is the lack of units classified as “affordable.” For housing to be considered affordable, tenants should not pay more than 30 percent of their gross household income towards its cost. According to the Indianapolis Homeless Count and Survey, more than 54,400 Marion County residents spend more than half of their monthly income on housing. Many times, families are faced with numerous issues that affect their self-sufficiency. In 2003, the City awarded \$380,000 to the Indianapolis Neighborhood Housing Partnership (INHP) to provide direct homeownership assistance to low-income homebuyers to be used in 2004 and carrying over into 2005. These funds can be used for down payment assistance, closing cost assistance or as a direct mortgage subsidy, all of which help to increase the affordability of housing for homeownership. In addition, HOME funds will be invested to provide tenant-based rental assistance to homeless men leaving respite care and entering permanent housing.

A poor credit history can also make affordable housing difficult to obtain. According to information collected through the Home Mortgage Disclosure Act, a poor credit rating is the number one reason for denial of conventional home purchase loans. INHP offers short-term housing counseling for persons faced with such issues who are interested in buying a home. To expand these services, \$42,750 of CDBG funds will be awarded to the Family Service Association of Central Indiana (FSA) to provide long-term credit counseling and homeownership training to prospective homeowners with more complex credit concerns.

## Foster and Maintain Affordable Housing

The *2005-2009 Consolidated Plan* identifies the following goals to promote and maintain affordable housing:

- Rehabilitate substandard units to create affordable rental housing
- Rehabilitate substandard units to create affordable homeownership opportunities
- Increase affordable homeownership opportunities through down payment assistance
- Assist low-income homeowners with repairs to residences

In 2005, the City plans to apply approximately \$4 million towards the achievement of these goals. The following projects will be undertaken to meet these housing objectives.

### **Amber Woods Apartments**

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In 2004, the City awarded an initial \$750,000 of HOME funding to Parc Chateau East Cooperative, Inc. for the rehabilitation of Amber Woods Apartments. The project, located at 38<sup>th</sup> Street and Mitthoeffer Road in Warren Township, is a 350-unit cooperative consisting of 49 tenant buildings that house families at or below 30 percent median family income.

The property owners have worked closely with the local HUD field office to plan a multi-year rehabilitation that will bring the property to satisfactory standard and enable it to successfully pass the required HUD/Real Estate Assessment Center Inspection. In 2005, the City will invest an additional \$500,000 of HOME funds to offset costs associated with this substantial rehabilitation. The City's total investment of \$1,250,000 will be leveraged by \$3,231,564 in operating cash flow and FHA refinancing proceeds. Upon completion, the development will provide 216 HOME assisted units for an average investment of \$3,571 per HOME assisted unit.

### **Brokenburr Re-Development**

In 2004, the City awarded an initial \$665,000 of HOME funding for the redevelopment of Brokenburr Trails, a former public housing project in Center Township. Completion of the new mixed-income, mixed-use development will be scheduled into four phases. Brokenburr Phase I will create 40 HOME assisted rental housing units for families at or below 80 percent area median family income. The Indianapolis Housing Agency will sponsor the project, while BRIndy, LLC, will undertake development. In 2005, the City will invest an additional \$135,000 of HOME funds for Phase I of the redevelopment. The \$800,000 investment will provide HOME gap financing for Low Income Housing Tax Credits awarded from the Indiana Housing Finance Authority (IHFA) in 2004. Upon completion, Brokenburr Phase I will create 40 HOME assisted units with an average investment of \$20,000 per unit.

A total of 125 rental units will be created for persons at or below 80 percent area median family income in Phase II, along with a community center and park. Specifically, 58 units for families at or below 30 percent area median family income; 28 units for families 31 – 50 percent area median family income; and 39 units for families at 51 – 60 percent area median family income. Development costs for Phase II will be leveraged by additional financing, including tax exempt bonds, 4 percent tax credit equity and HOPE VI dollars from the U.S. Department of Housing and Urban Development. Upon completion, 125 rental units will be developed with an average HOME investment of \$5,320 per unit.

### **Parkwoods I & II**

Parkwoods I & II consists of 254 units in 22 buildings. In 2005, the City of Indianapolis will commit \$ 833,000 of HOME funds towards the redevelopment of this project. The existing buildings will be completely demolished and reconfigured to a townhouse/flats scheme. Sherman Forest will undergo a modest rehabilitation to address deferred

maintenance issues and update the property. The proposed plan will construct 200 replacement units.

### **West Indianapolis Development Corporation**

The City of Indianapolis will award \$ 180,000 of HOME funding to the West Indianapolis Development Corporation (WIDC) for their West Indy HOME Program. In existence since 1995, the program promotes homeownership opportunities for families at or below 80 percent of the area median family income. WIDC will use HOME dollars to provide down payment assistance, construction subsidy and mortgage refinancing for at-risk homeowners in their service area. A total of nine units will be completed with HOME funds.

### **Westside Community Development Corporation**

HOME funding will be award to the Westside Community Development Corporation (WCDC) Ladder of Housing Opportunity program. WCDC will receive \$432,000 in HOME funding to construct fifteen homes to be purchased by families earning 80 percent of the area median family income and below. HOME funding will leverage more than \$1.2 million to be invested by WCDC.

### **Martindale-Brightwood Community Development Corporation**

In 2004, the City of Indianapolis committed \$140,000 of CDBG funds and \$160,000 in HOME funds to provide down payment assistance to homebuyers in the Martindale-Brightwood area located in Center Township. The Martindale-Brightwood Single-family Housing Initiative is a five-year phased redevelopment effort of Martindale-Brightwood, LLC (a partnership between Martindale-Brightwood Community Development Corporation and Development Concepts). Martindale-Brightwood will also receive \$400,000 in HOME funds to provide down payment assistance to 20 – 25 homebuyers in 2005.

### **Crooked Creek Northwest Community Development Corporation**

Crooked Creek Northwest CDC will receive \$64,800 in HOME funds to acquire and rehabilitate a single-family housing unit located at 1716 Westlane Road in Washington Township. Crooked Creek Northwest CDC will partner with Mercy Housing and St. Vincent Health to create Crooked Creek New Hope Rental Housing for persons with disabilities. The single-family unit will be rehabilitated to become a residence for three to four developmentally disabled individuals and a workplace for their caregivers. HOME dollars will be used to offset the initial purchase price of the home, as well as renovations to make housing units handicapped accessible.

### **Gennesaret Free Clinic**

In 2005, Gennesaret Free Clinic will be awarded \$48,600 of HOME funds to provide Tenant Based Rental Assistance (TBRA) to twelve at risk, homeless men exiting their Health Recovery Program. Participants in the program are men who were homeless before they entered the program and would remain homeless without the TBRA assistance. During their recuperative stay, Gennesaret staff begins working to secure permanent housing and self-sufficiency. HOME TBRA will subsidize rent payments for individuals waiting to receive Disability or Supplemental Social Security Payments.

### American Dream Downpayment Initiative

A new component under the HOME Investment Partnerships Program (HOME), the American Dream Downpayment Initiative (ADDI) reserves funding to provide down payment assistance to low-income, first time homebuyers. In 2004, the City of Indianapolis received \$653,565 in ADDI funds (for the multiple funding years 2003 and 2004.) The Indianapolis Neighborhood Housing Partnership (INHP) will receive \$200,000 to provide down payment and closing costs assistance to approximately 30 families at or below 80 percent area median family income. The City is also working with the Indianapolis Housing Agency (IHA) to provide down payment assistance to public housing residents and Section 8 voucher holders making the move to homeownership. In addition to reaching out to public housing residents, the City will also make an effort to market this homeownership program to persons and families living in manufactured housing. The City will begin to invest these dollars through various homeownership projects in 2005. Community Development Corporations (CDCs) will be able to apply for ADDI funding for down payment assistance and rehabilitation costs associated with the purchase of a home.

### Lead-based Paint

In 2002, the City of Indianapolis received a \$1.7 million Lead Hazard Control Grant from the Department of Housing and Urban Development to alleviate the problem of lead-based paint and associated health concerns in the city's low-income neighborhoods. The City proposed to make 180 units of owner-occupied, vacant and low-income rental units free of lead-based paint hazards through this program over a three-year term. It is anticipated that this pilot program continues to be effective and possibly expands over the period covered by the *Consolidated Plan*.

The City of Indianapolis' Department of Metropolitan Development (DMD) and its partners have joined forces to form the Indianapolis Healthy Housing Network (IHHN). IHHN will work to reduce the hazards posed by lead-based paint in the city's older housing stock and prevent childhood lead poisoning in Indianapolis' federally designated Enterprise Community. The mission of IHHN is consistent with the City's goal to increase the availability of safe, decent and affordable housing. The strategy of the IHHN is to use the Lead Hazard Control Grant to coordinate the efforts of community development corporations, the Marion County Health Department and the Indianapolis Housing Agency. The result would be an increased amount of lead-safe housing stock targeted at low-income families and a decreased number of children with elevated blood lead levels.

The proposed IHHN target area is the Mapleton Fall Creek Neighborhood Development Corporation, Near North Development Corporation and the United Northwest Area Development Corporation boundaries, which are located within the Enterprise Community. These neighborhoods have a large percentage of deteriorated housing and a high concentration of children under the age of six. Targeted units include those housing children under the age of six and part of a current rehabilitation program. Such programs include those using Community Development Block Grant and Home Investment Partnerships Program funds for rehab work. Any families with children found to have elevated blood lead levels will be referred to the community development corporation partners by the Marion County Childhood Lead Poisoning Prevention Program for priority housing assistance. By linking the lead hazard control grant



activities to the existing programs designed to provide owner-occupied rehabilitation, it is expected that Indianapolis can get the most impact possible from the funds provided through this grant.

To address the needs of low-income rental units with respect to lead-based paint hazards across Marion County, the City has partnered with the Marion County Health Department in a grant application to HUD for an additional \$3.5 million from a Lead-Hazard Demonstration Grant. The City will form new partnerships to have a greater impact throughout the entire county for more homes needing a reduction in lead hazards.



# Homeless Assessment

Many homeless individuals and families face both internal and external issues that lessen their ability to obtain and sustain mainstream housing. Internal barriers include, but are not limited to, addiction and substance abuse, mental illness and educational issues. When these problems are coupled with external barriers such as the lack of job training, domestic violence, lack of transportation, difficult access to childcare and a lack of affordable housing, a spiraling cycle of hopelessness and homelessness can occur.

In April 2002, the Coalition for Homelessness Intervention and Prevention (CHIP) released the City of Indianapolis' *Blueprint to End Homelessness*. A comprehensive, 10-year plan, the *Blueprint* identifies five strategies that must be implemented in order to obliterate homelessness in Indianapolis within the next decade.

Goal 1: Address Housing Needs. Create 1,700 units over the next decade through new construction, rehabilitation and the preservation of existing units for the 0-30 percent median family income population.

Goal 2: Prevent Homelessness. Seek to increase homelessness prevention activities to ensure that individuals who are currently housed remain housed. Implement employment assistance, housing subsidies and other services to help prevent individuals and families from becoming homeless.

Goal 3: Improve Access and Coordination of Housing and Services. Coordinate access to housing and services through structured, strengths-based case management. Provide information and referral assistance and 24-hour access to housing and services. Improve coordination of street outreach. Create wet shelters to provide prompt access to treatment for publicly intoxicated individuals. Improve access to transportation and services for non-English speaking individuals. Help families access subsidized childcare and improve access to housing.

Goal 4: Enhance Services. Ensure a continuum of employment services to help the homeless reach economic independence. Improve services for homeless persons with mental illness and substance abuse issues. Assist shelters and day service centers in meeting the needs of the homeless. Improve educational services to youth. Enhance the availability of legal services.

Goal 5: Coordinate Services for Special Populations. Better coordinate service systems, housing, shelter and service delivery to veterans, victims of domestic abuse, children and young adults.

The *Blueprint* estimates that some 3,500 individuals, including children, are homeless on any given night in Indianapolis. Through the use of Emergency Shelter Grant (ESG), Supportive Housing Program (SHP) and the Housing Opportunities for Persons with AIDS (HOPWA) funding, the City is able to assist service providers and help homeless neighbors become self-sufficient.

The City receives approximately \$3.3 million annually through the Continuum of Care grant. Awarded to transitional housing programs, permanent housing programs and service organizations throughout Indianapolis, this grant directly helps to combat homelessness. The *Blueprint* is the City's driving force when deciding which programs will receive funding under the Continuum of Care.

Fifteen thousand people experience homelessness each year in Indianapolis. Given this statistic, the City has a large task at hand in order to eliminate homelessness in the community. It will take far more than the City's designated Continuum of Care funds to achieve this goal.

The City continues to actively work with new and existing community partners to create more permanent supportive housing units, put a system of care model into practice and expand homelessness prevention efforts. Work is also being done to implement other parts of the plan, like building a wet shelter, expanding the Homeless Management Information System (HMIS) and creating a housing database. As implementation efforts are underway, planning, data collection and resource coordination efforts will continue.

Eight homeless service providers will receive Emergency Shelter Grant (ESG) funding in 2005 to help combat the homelessness issue and to move towards the goals outlined in the *Blueprint*.

- Gennesaret Free Clinic offers services to homeless men in need of respite care. This program is the only one of its kind in Indianapolis or the outlying regions. They will receive \$ 54,884 for essential services, homelessness prevention and operations.
- Julian Center provides services to women and their children that are fleeing a domestic violence situation. The organization offers a continuum of services from the shelter level up to transitional housing. From there, referrals are made to move families into permanent housing. Julian Center will receive \$31,500 from the Emergency Shelter Grant for operations costs.
- Dayspring Center provides services to homeless families in Indianapolis. They will receive \$50,400 for operations and homelessness prevention.
- Holy Family Shelter provides services to homeless families. The only shelter in Indianapolis that will accept a married couple without children, Holy Family was awarded \$60,300 to aid with essential services, homelessness prevention and operations costs.
- Quest for Excellence is a shelter for women and their children fleeing from a domestic violence situation. They will receive \$28,194 for homelessness prevention and operations.
- Horizon House offers day services to homeless individuals. The organization provides a range of services from intensive case management to laundry and postal services. They were awarded \$43,838 for essential services, homelessness prevention and operations.

- Salvation Army Social Service Center provides services to homeless women and their children. They will receive \$45,000 for homelessness prevention and operations.
- John H. Boner Community Center will receive \$3,750 to provide homelessness prevention funds to at-risk neighbors.

## Underserved Needs

### Anti-Poverty Strategy

In 2005, the City will continue to provide funding to an array of community development projects and programs designed to impact the sources of poverty in Indianapolis communities. The City has adopted a holistic response to homelessness and special needs that is also part of a proactive approach to deal with poverty in general. Workforce development and job training services, special housing needs and the creation and protection of affordable housing stock are all part of the Anti-Poverty Strategy, which is designed to impact family, individual and neighborhood self-sufficiency. The following section details parts of the Anti-Poverty Strategy that will be addressed through the use of federal entitlement dollars.

### Workforce Development

One of the most important contributing factors to the problem of poverty is the availability of jobs with livable wages. From a study of employment and the economy, the Indianapolis MSA is recovering from an economic downturn, including job losses. However, in comparison to the Midwest, similar cities have experienced greater losses. The Indianapolis economy is an average job market with average unemployment and average wages for those who are employed. Although the economy is recovering, it is important to tie the economy with housing. Housing development cannot be successful without a successful economy. To encourage continued economic growth, the following strategies have been identified:

- Place low-moderate income persons in jobs
- For persons placed in jobs, help ensure at least 180 days employment
- Create new jobs through new development
- Improve commercial facades and signage for small business owners

The strategies of this plan are not solely to support minimum wage jobs. Rather, they are to help businesses and individuals find jobs that pay more than minimum wage, so that families can achieve self-sufficiency and businesses can grow. In 2005, approximately \$600,000 of CDBG funds have been allocated to projects working on employment related issues. Additionally, the City is working in it's second year of a collaborative competitive grant funded by the U.S. Department of Labor and the U.S. Department of Housing and Urban Development to provide housing and assisted employment training to the homeless community. The City's partner in this effort is the Indianapolis Private Industry Council (IPIC). IPIC received \$600,000 for the employment portion of the project and the City will receive \$1,000,000 from HUD for

housing. Forty-two chronically homeless men will be provided job training and housing with these funds.

### **Initiatives for Youth**

As the population living below the poverty line increases, the percentage of that number comprised of children and teenagers also increases. In order to address the needs of this very important sub-set of the at-risk population, \$100,000 in CDBG funds will be used by various area organizations for social and educational programs that help provide a framework and support structure for youth to become healthy, responsible citizens. A significant portion of this funding will go towards Summer Youth Programs sponsored by several social service organizations. Additionally, \$30,128 of CDBG funds will be awarded to extremely low-income childcare activities.



# Implementation

## Institutional Structure and Coordination

### City Agencies

The goals of the *Consolidated Plan* were not determined in a vacuum, nor were they developed without taking other City plans into consideration. These goals were designed to address the needs of the community as well as coordinate the efforts of all City departments.

The Division of Planning is developing a mass transit study for the City of Indianapolis. One of the goals identified in the *Consolidated Plan* is to combine housing development with access to transportation. Not only will this goal address the transportation needs of the community, but it will also continue development along established transit corridors.

The Division of Planning has also developed and adopted the *Regional Center Plan 2020* (RCP). Part of a countywide land use plan, the RCP is a map for future growth in the downtown area of Indianapolis. Many of the areas covered by the plan are those currently served by community development corporations who have assisted the City with past development goals. This plan will coordinate the efforts of the private and public sectors to develop the downtown area, while working toward a unified vision to live, work and learn in a healthy downtown. Some of the goals of the regional plan include:

1. Develop mixed-use life sciences research community
2. Double the population to 40,000 by 2020 with emphasis on mixed use development
3. Promote a strategic system of mass transportation and pedestrian/bicycle walkways to assure universal accessibility
4. Expand convention and sports capacities and cultural development
5. Evaluate the design review process for the Regional Center
6. Facilitate and coordinate the implementation of the Regional Center Plan recommendations

City plans were used not only to assist in the development of goals, but to also determine which projects would be funded with federal dollars. Land use plans, neighborhood plans and transportation plans can determine if a project considered by the Division of Community Development is in compliance with or in direct conflict to existing plans. When reviewing project proposals for the *2005 Action Plan*, the Division of Community Development did not consider projects that would compromise any adopted plan of the City of Indianapolis.

To assist with the application review process, the Division of Community Development will partner with other City agencies to grade applications. City staff work on teams of three to review and score each project application. From these scores, the team then makes recommendations for funding to the Mayor and City-County Council. It is only after this extensive review process that projects are awarded funding. Through each

level of review, beginning with the scoring teams, the partner agencies use their expertise to review project applications for compliance with federal, state and local regulations, as well as compliance with development plans for the City of Indianapolis.

### **Indianapolis Housing Agency**

The City will partner with the Indianapolis Housing Agency (IHA) to support the redevelopment of Brokenburr Trails. A vacant 250-unit public housing development, Brokenburr was in such disrepair that the U.S. Department of Housing and Urban Development (HUD) authorized its demolition stating that the buildings could not be rehabilitated.

IHA prepared a multi-phased plan to redevelop and expand this public housing community. Located at the corner of Raymond and Perkins Streets, this project consists of 165 affordable rental units for persons at or below 60 percent area median family income and 52 affordable homeownership units for persons at 50-80 percent area median family income. The creation of a community center, a neighborhood park and a commercial development are also a part of the project.

In June of 2004, the Indianapolis Housing Agency was awarded a \$16.7 million HOPE VI grant from HUD to implement the redevelopment plan. The City of Indianapolis will partner with IHA in its efforts to rebuild the community by investing \$800,000 of HOME Investment Partnerships Program funds in 2005.

### **Monitoring**

At least once a year, the City will conduct an on-site monitoring visit for all contracts to verify compliance with all federal regulations and City policies. Additional visits may be made, as deemed necessary by the grants management staff.

#### **A. Preparation**

1. The Project Sponsor will be notified, in writing, at least two weeks in advance of a monitoring visit. This notification will include potential dates and times of the visit and a list of documents to be reviewed, so that these documents will be readily available.
2. An interview during the site visit with the Project Sponsor's Executive Director will be requested. Any additional staff that needs to be present for the visit should also plan to be available during the designated time.

#### **B. On-Site Visit**

1. At least one interview will be held with the Executive Director or his/her designated representative. City staff will ask a series of questions relating to the capacity of the organization, program effectiveness, contractual compliance and any recent changes that the organization has undergone. City staff will also describe the review process that will occur throughout the remainder of the visit to verify that all required data/files are accessible.

2. City staff will review the client files thoroughly, noting any missing information. Client eligibility and other requirements will be verified to demonstrate compliance with federal regulations.
3. Claims will be reviewed to verify that the organization is maintaining appropriate and sufficient records. Specifically, the City reserves the right to assess any financial back-up documentation for these claims to determine whether unnecessary or unreasonable expenditures occurred.
4. City staff may conduct an exit interview with the Executive Director; in order to answer any questions or clarify any missing or unusual information found during the visit.

#### C. Post-Visit Procedures

1. Within fifteen business days of the monitoring visit, City staff will submit a letter to the Project Sponsor, citing both strengths and weaknesses in addition to any corrective actions that should be taken. A deadline will be set for these actions to be taken (no more than 60 days) and directions will be given regarding how to demonstrate compliance (i.e. a follow-up visit, phone call, etc.)

If a Project Sponsor does not complete all corrective actions in the time allotted, a letter will be sent detailing areas of non-compliance, including copies of previous correspondence and listing actions that will take place (including possible funding decrease) if the situation is not rectified.





# Special Urban Initiatives

## Fostering Commercial Urban Strategies

Fostering Commercial Urban Strategies (FOCUS) is an innovative partnership among the Local Initiatives Support Corporation, the Indianapolis Chamber of Commerce, the Indianapolis Coalition for Neighborhood Development and the City of Indianapolis. The mission of the program is to jumpstart commercial revitalization in declining core urban neighborhoods. With the combination of leaders from all facets of development, lending and public agencies, the over-arching goal of the program is to change the systemic approach to commercial development in these neighborhoods. FOCUS will work towards five main goals, targeting two neighborhoods as a pilot program.

### FOCUS Goals

- Goal 1: Develop new ways to market urban areas.
- Goal 2: Increase active commercial development and investment in core neighborhoods.
- Goal 3: Further develop neighborhood expertise and capacity.
- Goal 4: Work to alleviate existing barriers.
- Goal 5: Build sustainability and working models.

During 2003, the City of Indianapolis launched an Economic Development Portal website to assist with the goals of FOCUS and foster more development in the urban core of Indianapolis. The site provides a map-based property search tool to locate properties for sale or lease, online resource guides, local economic development links, demographic and business data, area amenities and general information about Indianapolis. The portal provides a “one stop shop” for developers seeking a location for their commercial development or business. Incentives offered, such as workforce development, Neighborhood Action Grants, Brownfield clean-up programs and tax abatement, by the Indiana Department of Commerce and the City of Indianapolis are also listed on the site. To find more information and learn about the economic portal website, visit <http://www.indygov.org/dmdplan/ed/ed.html>.

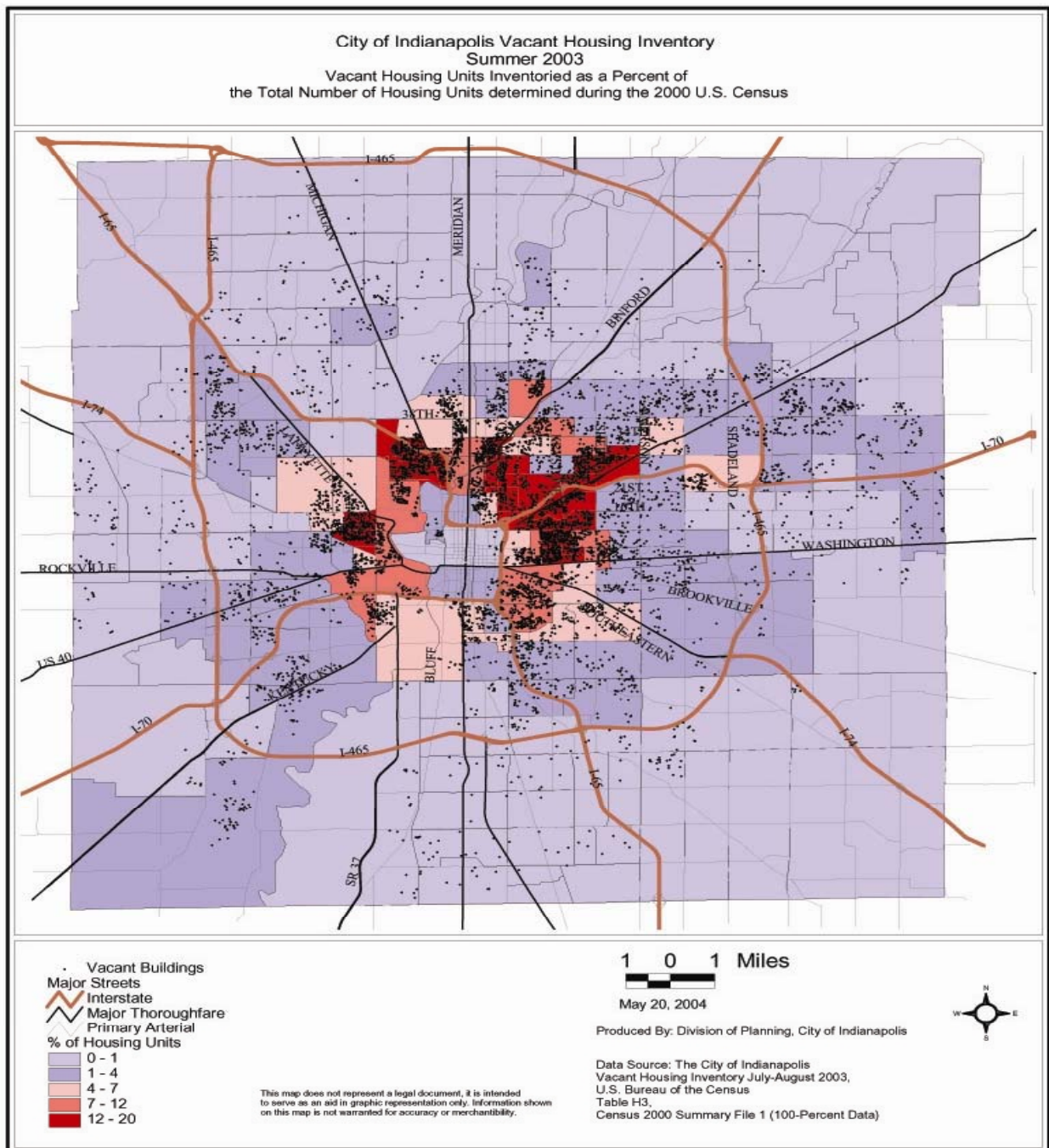
## Vacant and Abandoned Homes

Abandoned homes are defined by the Mayor’s Vacant Home Initiative as “a chronically vacant home whose owner has not taken the necessary steps to bring the home on the market or a home whose owner has neglected minimum financial, functional and physical upkeep.” Vacant homes are unoccupied homes, which can be a temporary result of normal turnover or for an extended period of time. As part of this Initiative, a survey of vacant and abandoned homes in Indianapolis was taken during the summer of 2003. Homes were surveyed, and City staff collected five items for each building. In 2005, the City will invest CDBG funds to improve the exterior façade of commercial buildings

1. The number of dwelling units (usually one or two) per building.
2. The status of the building’s vacancy.

3. A rating on the condition of the building, from poor ("E" rating) to good ("A" rating).
4. The condition of the site surrounding the building.
5. A digital photograph of the building façade.

The survey identified 7,913 vacant residential structures in Marion County containing approximately 9,013 vacant units. 88.9 percent of all vacant and boarded buildings are located in areas served by community development corporations. The majority of the buildings were given a "C" rating or found to be in fair or average condition. A few buildings received an "A" rating or were in good condition. The following map shows the location of abandoned or vacant buildings across Marion County.



In 2003, the Mayor formed a Vacant Homes Task Force to study the issue and develop strategies and goals to fight the war on abandoned homes in Indianapolis. In 2005, the City will invest Community Development Block Grant funds in the Unsafe Building Program to secure, demolish and repair vacant abandoned homes.

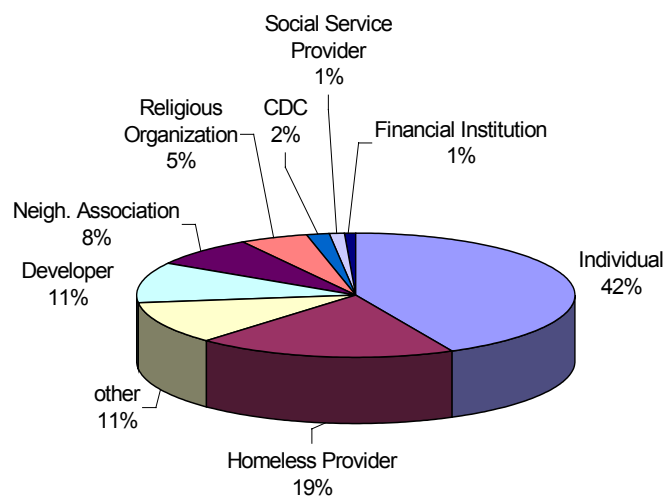


## Citizen Participation

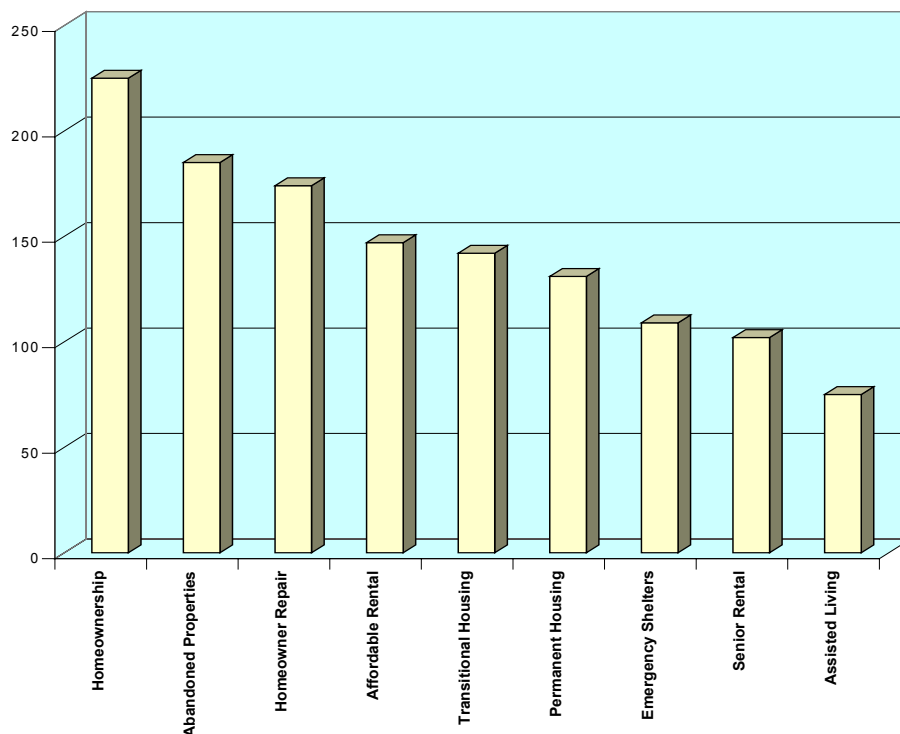
Citizen participation and consultations with community stakeholders are a principal component of the City's community development efforts. Citizen input assisted the development of goals for the *2005-2009 Consolidated Plan* as well as the *2005 Action Plan*. Through neighborhood surveys and public meetings, Indianapolis residents were able to identify housing and community development needs. In addition, local stakeholders voiced community development concerns to staff through private consultation meetings. The goal of the citizen participation process was to interact with a cross section of Marion County residents and stakeholders to discuss community needs from the citizens' viewpoint.

In an effort to reach out to a diverse population, staff conducted six public meetings in different areas of Indianapolis. Held in various venues, such as neighborhood community centers and public housing communities, these meetings were educational, interactive, and provided citizens an opportunity to share opinions, identify neighborhood needs and prioritize housing and community development issues. To encourage public participation and discussion during these meetings, the City distributed gift certificates and pool passes provided by McDonalds Corporation and the Indianapolis Department of Parks and Recreation. Participants were asked to complete a survey that would later be used to assist the development of *Consolidated Plan* goals and help make funding decisions for the 2005 program year.

The survey was also mailed to community residents and posted on the Division of Community Development website, [www.indygov.org/cdfs](http://www.indygov.org/cdfs). The survey consisted of three major sections: housing needs, homeless needs and non-housing needs. Non-housing needs encompassed community development in a variety of areas, such as public facilities, infrastructure, public services and economic development. In each section, activities/programs were classified from lowest to highest priority. A total of 485 surveys were completed and returned, with the majority of the survey respondents classifying themselves as "individuals."



Survey respondents identified homeownership as the highest housing-related priority. The following chart depicts the housing priorities identified by the public



The second section of the survey focused on issues related to homelessness. Specifically, survey respondents were asked which of the following supportive services were most needed to assist homeless persons: job training, life skills programs, case management, mental health services, housing placement and substance abuse treatment. Survey results indicate that a comprehensive approach to end homelessness is necessary. Respondents voted evenly across the board for all services for the homeless.

The third section of the survey related to non-housing community development, which included social service activities. The difference between social service priorities was not statistically significant, which implies that social services are an important element of community development needs. The following top five services identified by the public were used as part of the evaluation criteria for 2005 funding:

1. Transportation Services
2. Crime Awareness Activities
3. Youth Services
4. Employment Services
5. Substance Abuse Services

For the past several years, crime awareness has been the top priority identified through citizen participation processes. Recently, IndyGo, the city's public transportation system, announced changes and a decrease of services, which brought public transportation to the forefront of public awareness. A key issue in the 2005 survey,

transportation services ranked highly in the overall non-housing community development section and remained in the top five identified needs. The overall top five non-housing needs determined through the 2005 survey were:

1. Street Improvements
2. Transportation Services
3. Commercial Development for Job Creation
4. Sidewalk Improvements
5. Crime Awareness



## Resources

The City anticipates receiving approximately \$17.3 million in federal resources for its four entitlement grants (CDBG, HOME, ESG and HOPWA) in 2005. To maximize the benefits of these dollars, it is important to leverage these federal funds with other private, public, state, local and in-kind dollars. In fiscal year 2005, the City of Indianapolis anticipates leveraging 310 percent of funds for programs that work towards the goals set forth in the *2005-2009 Consolidated Plan*. The table below illustrates the allocation of funding and the amount of leveraging for each goal.

| Annual Action Plan Goal                                                              | Entitlement          | City Dollars | Project Sponsor     | Other Funds          | Total Leverage Dollars |
|--------------------------------------------------------------------------------------|----------------------|--------------|---------------------|----------------------|------------------------|
| Increase the availability of safe, decent, affordable housing                        | \$ 6,668,592         | \$ -         | \$ 4,272,940        | \$ 10,145,177        | \$ 21,086,709          |
| Prevent homelessness for special needs populations & persons at-risk of homelessness | \$ 1,184,216         | \$ -         | \$ 2,696,316        | \$ 2,224,929         | \$ 6,105,460           |
| Increase educational opportunities                                                   | \$ 936,807           | \$ -         | \$ 528,242          | \$ 2,529,302         | \$ 3,994,351           |
| Support capital enterprise development for job creation                              | \$ 830,000           | \$ -         | \$ 255,352          | \$ -                 | \$ 1,085,352           |
| Eliminate unsafe buildings & sites                                                   | \$ 1,900,000         | \$ -         | \$ -                | \$ -                 | \$ 1,900,000           |
| Combine housing opportunities with social & public services                          | \$ 469,485           | \$ -         | \$ 1,443,495        | \$ 1,012,845         | \$ 2,925,824           |
| <b>Total</b>                                                                         | <b>\$ 11,989,099</b> | <b>\$ -</b>  | <b>\$ 9,196,344</b> | <b>\$ 15,912,253</b> | <b>\$ 37,097,696</b>   |



## Summary of 2005 Proposed Activities

### INCREASE THE AVAILABILITY OF SAFE, DECENT, AFFORDABLE HOUSING

#### Homeowner Repair

| Organization Name                                  | Proposed Funding    | Funding Source | Project Description                                               |
|----------------------------------------------------|---------------------|----------------|-------------------------------------------------------------------|
| BOS Community Development Corporation              | \$ 292,500          | CDBG           | Provide repairs to 23 owner-occupied units.                       |
| Community Action of Greater Indianapolis           | \$ 318,750          | CDBG           | Provide repairs to 25 owner-occupied units.                       |
| Emergency Homeowner Repair                         | \$ 800,000          | CDBG           | Emergency repairs for homeowner-occupied units                    |
| Near North Community Development Corporation       | \$ 150,000          | CDBG           | Provide repairs to 12 owner-occupied units                        |
| Riley Area Development Corporation                 | \$ 300,000          | CDBG           | Provide repairs to 24 owner-occupied units in the 46201 zip code. |
| Southeast Neighborhood Development Corporation     | \$ 280,800          | CDBG           | Provide repairs to 22 owner-occupied units.                       |
| United Northeast Community Development Corporation | \$ 112,500          | CDBG           | Provide repairs to 9 owner-occupied units.                        |
| United Northwest Area Development Corporation      | \$ 281,250          | CDBG           | Provide repairs to 22 owner-occupied units.                       |
| West Indianapolis Development Corporation          | \$ 135,000          | CDBG           | Provide repairs to 11 owner-occupied units.                       |
| Westside Community Development Corporation         | \$ 360,000          | CDBG           | Provide repairs to 29 owner-occupied units.                       |
| <b>Homeowner Repair Total</b>                      | <b>\$ 3,030,800</b> |                |                                                                   |

#### Rehab for rental 0-30% MFI

|                                                             |                     |      |                                                                                                          |
|-------------------------------------------------------------|---------------------|------|----------------------------------------------------------------------------------------------------------|
| Amber Woods (Parc Chateau)                                  | \$ 500,000          | HOME | Substantial Rehabilitation.                                                                              |
| BR Indy, LLC. (Brokenburr II)                               | \$ 135,000          | HOME | Mixed used re-development of former public housing project.                                              |
| Crooked Creek St. Vincent-New Hope Permanent Rental Housing | \$ 64,800           | HOME | Permanent Rental Housing for the disabled.                                                               |
| John H. Boner Community Center                              | \$ 315,000          | CDBG | Provide funding for soft costs associated with facility expansion to create housing units for 0-30% MFI. |
| Parkwoods I & II                                            | \$ 833,000          | HOME | Provide funding for the development of Parkwoods.                                                        |
| Pathway to Recovery                                         | \$ 621,000          | CDBG | Provide funds for the renovation of transitional housing facility.                                       |
| <b>Rental(0-30) Total</b>                                   | <b>\$ 2,468,800</b> |      |                                                                                                          |

#### Rehab for Rental 31-80% MFI

|                                           |                   |      |                                                                    |
|-------------------------------------------|-------------------|------|--------------------------------------------------------------------|
| BR Indy, LLC. (Brokenburr I)              | \$ 665,000        | HOME | Mixed-use re-development of former public housing project.         |
| West Indianapolis Development Corporation | \$ 31,500         | CDBG | Provide repairs to 5 rental units for persons at or below 80% MFI. |
| <b>Rental(31-80) Total</b>                | <b>\$ 696,500</b> |      |                                                                    |

#### Homeownership-Strategic Development

|                                      |                   |      |                                              |
|--------------------------------------|-------------------|------|----------------------------------------------|
| Westside Community Development Corp. | \$ 432,000        | HOME | New Construction for homeownership 13 units. |
| <b>Homeownership Total</b>           | <b>\$ 432,000</b> |      |                                              |



| Rehab for Homeownership                                                                |            |       |                                                                                                                                                                |
|----------------------------------------------------------------------------------------|------------|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Concord Community Development Corporation                                              | \$ 64,000  | HOME  | 2 Units Acq - Rehab.                                                                                                                                           |
| Near North Community Development Corporation                                           | \$ 64,000  | HOME  | 2 Units Acq - Rehab.                                                                                                                                           |
| Rebuilding the Wall                                                                    | \$ 64,000  | HOME  | Rehab 2 vacant properties in the 2300-2400 blocks of Guilford Ave.                                                                                             |
| Southeast Neighborhood Development Corporation                                         | \$ 64,000  | HOME  | 2 Units Acq - Rehab.                                                                                                                                           |
| West Indianapolis Development Corporation                                              | \$ 180,000 | HOME  | 2 Units Acq - Rehab, 1 Unit New-Constr. and assistance to 6 homebuyers.                                                                                        |
| <b>Rehab for Homeownership Total \$ 436,000</b>                                        |            |       |                                                                                                                                                                |
| Homebuyer Assistance                                                                   |            |       |                                                                                                                                                                |
| Martindale - Brightwood CDC                                                            | \$ 400,000 | HOME  | Single Family Homeownership Initiative.                                                                                                                        |
| <b>Homebuyer Assistance Total \$ 400,000</b>                                           |            |       |                                                                                                                                                                |
| PREVENT HOMELESSNESS FOR SPECIAL NEEDS POPULATIONS AND PERSONS AT-RISK OF HOMELESSNESS |            |       |                                                                                                                                                                |
| Rent / Utility Assistance and Supportive Services                                      |            |       |                                                                                                                                                                |
| Christamore House                                                                      | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Coburn Place                                                                           | \$ 145,084 | CDBG  | Provide operating support for a domestic violence shelter for women and children.                                                                              |
| Community Action of Greater Indianapolis                                               | \$ 128,000 | HOME  | Develop 4 units of special needs transitional housing.                                                                                                         |
| Community Alliance of the Far East Side                                                | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Community Organizations Legal Assistance Project                                       | \$ 15,314  | CDBG  | Provide legal services to organizations serving homeless clients.                                                                                              |
| Concord Neighborhood Center                                                            | \$ 126,000 | HOPWA | Provide funding for short-term rental assistance for persons with AIDS.                                                                                        |
| Concord Neighborhood Center                                                            | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Crooked Creek Community Center                                                         | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Damien Center                                                                          | \$ 347,625 | HOPWA | Provide funding for short-term assistance, tenant and project based rental assistance, and supportive services for persons with AIDS and administrative costs. |
| Dayspring Center                                                                       | \$ 20,463  | CDBG  | Provide essential services and operating support of Wellspring.                                                                                                |
| Dayspring Center                                                                       | \$ 50,400  | ESG   | Provide funding for operations and homelessness prevention services.                                                                                           |
| Family Service of Central Indiana                                                      | \$ 42,750  | CDBG  | Provide housing counseling to low to moderate income families and individuals.                                                                                 |
| Flanner House                                                                          | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Forest Manor Multi-Service Center                                                      | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Former Citizens Area                                                                   | \$ 31,239  | CDBG  | Provide services to low-income residents within service area.                                                                                                  |
| Gennesaret Free Clinic                                                                 | \$ 48,600  | HOME  | Tenant Based Rental Assistance for Mens' Health Recovery Program.                                                                                              |
| Gennesaret Free Clinic                                                                 | \$ 55,575  | CDBG  | Provide dental care to low to moderate income persons at the Blue Triangle.                                                                                    |

|                            |           |      |                                                                                 |
|----------------------------|-----------|------|---------------------------------------------------------------------------------|
| Gennesaret Free Clinic     | \$ 54,884 | ESG  | Provide funding for essential services, homelessness prevention and operations. |
| Hawthorne Community Center | \$ 31,239 | CDBG | Provide services to low-income residents within service area.                   |
| El Centro Hispano          | \$ 31,239 | CDBG | Provide services to low-income residents within service area.                   |

| Rent / Utility Assistance and Supportive Services, continued |            |                     |                                                                                                    |
|--------------------------------------------------------------|------------|---------------------|----------------------------------------------------------------------------------------------------|
| Holy Family Shelter                                          | \$ 60,300  | ESG                 | Provide funding for operations, homelessness prevention and essential services.                    |
| Homeless Initiative Program (HIP)                            | \$ 109,000 | CDBG                | Provide funding for case management as part of DOL/HUD program.                                    |
| Horizon House                                                | \$ 43,838  | ESG                 | Provide funding for operations, homelessness prevention and essential services.                    |
| John H. Boner Community Center                               | \$ 3,750   | ESG                 | Provide funding for homelessness prevention.                                                       |
| John H. Boner Community Center                               | \$ 31,239  | CDBG                | Provide services to low-income residents within service area.                                      |
| Julian Center                                                | \$ 31,500  | ESG                 | Provide funding for operations.                                                                    |
| Martin Luther King Community Center                          | \$ 31,239  | CDBG                | Provide services to low-income residents within service area.                                      |
| Mary Rigg Neighborhood Center                                | \$ 31,239  | CDBG                | Provide services to low-income residents within service area.                                      |
| Metro Transit                                                | \$ 30,600  | ESG                 | Provide funding for bus tickets for homeless persons.                                              |
| Quest for Excellence                                         | \$ 19,441  | CDBG                | Provide full-time childcare and education for at-risk children ages 3-6.                           |
| Quest for Excellence                                         | \$ 28,194  | ESG                 | Provide funding for homelessness prevention and operations.                                        |
| Salvation Army Social Service Center                         | \$ 45,000  | ESG                 | Provide funding for homelessness prevention and operations.                                        |
| Southeast Community Center                                   | \$ 31,239  | CDBG                | Provide services to low-income residents within service area.                                      |
| St. Christopher Center, Inc.                                 | \$ 10,687  | CDBG                | Provide affordable child care to low to moderate income families.                                  |
| Volunteers of America                                        | \$ 34,200  | CDBG                | Provide case management and wrap around services to female ex-offenders.                           |
| <b>Rent/Utility Assistance and Supportive Services Total</b> |            | <b>\$ 1,857,312</b> |                                                                                                    |
| INCREASE EDUCATIONAL OPPORTUNITIES                           |            |                     |                                                                                                    |
| Youth Services                                               |            |                     |                                                                                                    |
| School on Wheels                                             | \$ 59,850  | CDBG                | Provide tutoring and education program to children in homeless shelters.                           |
| Summer Youth Program Fund                                    | \$ 100,000 | CDBG                | Partner with local funding agencies to provide youth services during the summer for at-risk youth. |
| <b>Youth Services Total</b>                                  |            | <b>\$ 159,850</b>   |                                                                                                    |
| Job Training, Placement and Retention                        |            |                     |                                                                                                    |
| CICOA: The Access Network                                    | \$ 35,543  | CDBG                | Provide job training and placement for senior citizens.                                            |
| Family Service of Central Indiana                            | \$ 51,300  | CDBG                | Provide housing counseling and case management to seniors at-risk of homelessness.                 |
| Horizon House                                                | \$ 199,431 | CDBG                | Provide job training and placement for persons experiencing homelessness.                          |
| Indianapolis Urban Enterprise Association                    | \$ 160,056 | CDBG                | Provide job training and job placement for low to moderate income individuals.                     |
| Keys to Work                                                 | \$ 171,000 | CDBG                | Provide job training and job placement for low to moderate income individuals.                     |
| Second Helpings                                              | \$ 53,437  | CDBG                | Provide job training and job placement for low to moderate income individuals.                     |
| <b>Job Training, Placement, and Retention Total</b>          |            | <b>\$ 670,767</b>   |                                                                                                    |

| SUPPORT CAPITAL ENTERPRISE DEVELOPMENT FOR JOB CREATION |              |                        |                                                                               |
|---------------------------------------------------------|--------------|------------------------|-------------------------------------------------------------------------------|
| Create New Jobs                                         |              |                        |                                                                               |
| Cherokee Henry LLC                                      | \$ 130,000   | CDBG                   | Provide funding for facility renovation (roof replacement) to commercial use. |
| Create New Jobs Total \$ 130,000                        |              |                        |                                                                               |
| Improve Commercial Facades                              |              |                        |                                                                               |
| Local Initiatives Support Corporation                   | \$ 90,000    | CDBG                   | Provide funding for the renovation of facades on small businesses.            |
| Improve Commercial Facades Total \$ 90,000              |              |                        |                                                                               |
| ELIMINATE UNSAFE BUILDINGS AND SITES                    |              |                        |                                                                               |
| Eliminate Environmentally Unsafe Sites                  |              |                        |                                                                               |
| Brownfields Program                                     | \$ 31,500    | CDBG                   | Provide funding for loan/grant program.                                       |
| Brownfields Program                                     | \$ 58,500    | CDBG                   | Provide funding for city brownfields projects.                                |
| Unsafe Sites Total \$ 90,000                            |              |                        |                                                                               |
| Eliminate Unsafe Structures                             |              |                        |                                                                               |
| Unsafe Buildings Program                                | \$ 1,800,000 | CDBG                   | Provide funding to secure unsafe structures in Marion County.                 |
| Unsafe Structures Total \$ 1,800,000                    |              |                        |                                                                               |
| Planning and Administrative                             |              |                        |                                                                               |
| CHDO Administrative Funds                               | \$50,000     | HOME                   | HOME CHDO operating expenses                                                  |
| General Program Administration                          | \$ 2,571,693 | CDBG, HOME, ESG, HOPWA | Provide funding for city planning and grant administration.                   |
| Keystone Enterprise Park                                | \$ 600,000   | CDBG                   | Payment of Section 108 Loan to HUD                                            |
| Planning and Administrative Total \$ 3,221,693          |              |                        |                                                                               |